

Ask



LOCAL HELP FOR PEOPLE WITH MEDICARE

SHIP

November, 2010
Sarah Reimmuth

Q: I just received a letter that my Medicare Advantage Plan won't be available in 2011. What should I do?

A: Medicare Advantage plans are offered by privately-run insurance companies. Each year, they can choose to renew or discontinue the plan.

If your Medicare Advantage Plan provider decides to stop participating in Medicare in 2010, you have two options. Your current coverage will end January 1, 2011.

1. Join Another Medicare Advantage Plan

Your insurance company will send you a letter to notify you that your plan is being dropped. The letter will also include instructions regarding your options. You should keep the letters you get from your Insurance provider. Because your coverage is ending, you have special rights to join a new Medicare plan.

You are not required to stay with the same insurance company if your plan was canceled. You may select a new plan offered by the same insurance company or pick a new plan from a different insurance company. You may include your Part D drug coverage with your health plan.

Those on dropped plans have until Jan. 31, 2011 to sign up for a new plan.

2. Return to Original Medicare

If you take no action to join another Medicare Advantage Plan, you will automatically be returned to Original Medicare. If you decide to return to Original Medicare and you want drug coverage, you will need to join a Medicare Part D Prescription Drug Plan. You can buy a Medigap policy to help pay the deductibles and co-pay of Original Medicare. Starting January 1, 2011, you will have a

63-day guarantee of Plans A, B, C, F, K, or L. If you are under 65, you may not be able to buy a Medigap Policy until you turn 65.

There are many tools available to you when deciding on a new Medicare Advantage plan or a new Part D Prescription Drug Plan.

If you are in doubt about when or how to enroll in Medicare or make changes to your supplement plan, call SHIP for help at 1-800-452-4800, TTY 1-866-846-0139 or online at www.medicare.in.gov.

Online Tools

Compare Medigap Policies	available at www.medicare.gov and www.in.gov/idoi/medigap	The Medigap Policy Search gives information on Medigap policies in your area.
Health and Drug Plan Finder	available at www.medicare.gov	Use this tool to search for and compare coverage options available in your area.

Other Resources

SHIP (State Health Insurance Assistance Program)	The State Health Insurance Assistance Program (SHIP) is a free & unbiased counseling program provided by the Indiana Department of Insurance for Medicare beneficiaries in Indiana. To contact a counselor at our central office call 1-800-452-4800 or go to www.medicare.in.gov . Our TDD line for the hearing impaired, call 866-846-0139.	
Request Information by Mail	1-800-MEDICARE or call SHIP for additional resources at 1-800-452-4800.	

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. To schedule an appointment with SHIP, call 1-800-452-4800, TTY 1-866-846-0139 or visit www.Medicare.IN.gov to find your local site.